**Service Leavers’ Guide**

This booklet has been produced to provide help and advice on a range of topics as you plan for your transition to civilian life. It aims to give useful information on the sort of help you can get, who can provide it and the action you need to take.

The information in this booklet is not a definitive statement of the law. All contact details were correct at time of publication.


Relevant, issues and comments specific to this document are to be directed to: DBS-OPPT@mod.gov.uk

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**Service Leavers’ Timeline**

| 9 – 6 months | ☐ Arrange to have final medical at your current unit  
| ☐ Arrange dental examination if required  
| ☐ Arrange Resettlement Officer interview  
| ☐ Arrange assignment to discharging unit if needed (RN only)  
| ☐ Arrange move from MOD accommodation on discharge  
| ☐ Submit AFPS Form 12 for Pension forecast  
| ☐ Submit AFPS Pen Form 1 for Pension benefits  
| ☐ Plan Repayment of service public debt  
| 6 – 3 months | ☐ Review draft Certificate of Service and Reserve Liability  
| ☐ Make sure your JPA record is accurate  
| 3 – 1 months | ☐ Attend final medical examination  
| ☐ Update Post-discharge contact details  
| ☐ Contact the mail office with forwarding address  
| ☐ Record Data Protection Legislation Compliance preferences  
| ☐ Claim refund of any resettlement fees  
| ☐ Check medical and dental documents are with discharging unit  
| ☐ Register with an NHS GP and NHS Dentist  
| ☐ Return completed AFPS Form Pen1 - [if not already done so](http://www.gov.uk/government/publications/service-leavers-pack)  
| ☐ Check unit exiting process  
| ☐ Get a copy of your Testimonial (Army & RAF (NCA & GTP) only) or Valedictory Certificate (RAF & RN)  
| ☐ Return all appropriate clothing and equipment  
| ☐ Leave MOD accommodation  
| ☐ For eligible Foreign or Commonwealth personnel prior to last date of discharge, confirmation indicative letter from home office to unit for the Officer, Rating or Other Rank (and separately for spouse/civil partner and dependants) granting 28 days ‘Leave to Remain’ in the UK if ILR or LLR has not been granted  
| ☐ Defence Reform Act 14 Election  
| Last month | ☐ Take Terminal leave  
| ☐ Return Armed Forces ID card - [if you wish to retain your ID card contact your Unit HR to ‘Clip’ the card in accordance with 2018DIN01-072](http://www.gov.uk/government/publications/service-leavers-pack)  
| ☐ Return service stores and record books (if no reserve liability) |
The Discharge Process

General

Before you leave, there are a number of important procedures to follow. To help you to make the necessary arrangements in the short time available, we have provided a timeline of events which appears on page 3 of this booklet.

The Pension forecast request (AFPS Form 12) should be submitted using the form at www.gov.uk/government/publications/service-personnel-and-veterans-agency-spva-pensions-forms

Exiting Process

All units have their own exiting process. They will give you details of what is expected of you at unit level and you should follow that direction in conjunction with the advice given in this guide.

A full medical examination is required before you leave; this should be carried out approximately 3 months before your last day of service.

If you do not attend your Release Medical before starting your Terminal Leave, your discharge date may be delayed. At this appointment you may be given documentation for you to pass to your NHS surgery; you should ensure that you have a copy of any repeat prescription to pass to your new surgery.

There is no mandatory requirement or provision for Service Personnel (SP) leaving the Armed Forces to have a dental assessment or inspection prior to doing so. SP who wish to receive a last dental inspection and course of routine treatment whilst serving should do so by arranging an appointment at their unit dental centre at least 6 months prior to their anticipated leaving date. On discharge from the Armed Forces, SP will need to register with an NHS dental practice in order to be able to access NHS dental care. Their Service dental records will be archived centrally thereafter and are not forwarded onto their chosen NHS practice.

For those leaving the Armed Forces via their Personnel Recovery Unit or unit command (under Wounded, Injured, Sick protocols), additional positive handover support for your continuity of care will be put into place.

Health and Well-being

Leaving the Armed Forces can be a stressful time, so looking after your health and wellbeing is important. As part of this, make sure you register with an NHS GP and find a dentist wherever you settle after you leave – do not leave this until you urgently need to see a doctor or dentist. If you have a family, it is important that they register with an NHS GP and find a dentist too.

A good way to find out what NHS services are in your local area including any Veteran specific services is to visit the NHS website of your country. Details of these can be found on page 44.

When you do register with an NHS GP, tell them that you are a Veteran so they can put this in your patient notes. Being flagged as a Veteran will not only help to ensure that you are able to access Veterans’ priority health services, such as those for mental health, hearing loss, limb amputation and wheelchairs, but as part of the Armed Forces Covenant you may be able to receive priority treatment for a condition which relates to your time in service, subject to clinical need. See page 45 & 46 for more information.

As part of your registration you will need to complete a Family doctor services registration (GMS1) This is available from any GP surgery or online at www.nhs.uk (search for GMS1). If your new GP has problems obtaining your military records, you should contact the relevant single Service Disclosure sections to obtain copies.

These arrangements do not cover Northern Ireland, where the aim is that all patients should have access to treatment within a reasonable timescale.

For Those Subject to Immigration Control

Seek guidance in order to ensure that applications for settlement/leave to remain in the UK are made at least 10 weeks before discharge date, to enable access to public funds, housing assistance and eligibility to work upon discharge. You will have to pay for settlement.

For Non-UK Service Leavers Subject to Immigration Control

The MOD has the responsibility to notify the Home Office UK Visa and Immigration of non-British personnel who are discharged, or about to be discharged from Service. At least 12 weeks prior to discharge, it is the Service Leaver’s responsibility at their own expense, to regularise their immigration status and that of their spouse/civil partner and dependents with the Home Office UKVI prior to discharge.

HM Forces: applications on discharge
www.gov.uk/government/publications/hm-forces-applications-on-discharge

Immigration Rules
www.gov.uk/guidance/immigration-rules

UK Visas and Immigration
www.gov.uk/government/collections/armed-forces-modernised-guidance

Home Office UK Phone Numbers
www.customerservicecontactnumber.co.uk/homeoffice/

General Immigration Enquiries for Settlement or Visas, Home Office UK Visas and Immigration Contact Centre at:
Tel: 0300 123 2241
Email: armedforcesenquiries@homeoffice.gsi.gov.uk

Your JPA Record

It is important that you keep your JPA record up to date, especially during the months leading up to your discharge date. Information from your JPA record is used for a number of different things including; pension payments, setting your reserve liability, delivery of your Certificate of Service, HM Armed Forces Veteran card, Veterans Badge, P45 and Will Form (if held).

You are able to change some of the details yourself whilst others require the assistance of Unit HR Admin. You must update your permanent home address details with your post-discharge address. This is vital as your P45 and all other post-discharge paperwork will be sent to this address. Once you have changed your permanent home address, ask your Unit HR Admin to annotate this address as your “Primary Address” on JPA. You should also update your Data Protection preferences. If you are unsure about any of this, you should approach your Unit HR Admin.

You can access your Statement of Earnings via the Internet, through the Defence Gateway site: www.defencegateway.mod.uk
The Discharge Process

Service Leavers Pack
Following your discharge date you will receive a Service Leavers Pack (SLP) containing your Certificate of Service, HM Armed Forces Veteran card, Veterans Badge and returned Will Form (if held). Please note, if the SLP is returned to DBS and not claimed within 6 months the HM Armed Forces Veteran card will be destroyed and you will need to apply to Vets UK to request a new card to be produced, and the MOD Medals office for your Veterans badge to be issued. For a replacement Certificate of Service please contact the JPAC, Tel. 0800 085 3600. Your Will, if it was held previously by the DBS Document Handling Centre (DHC), will be returned to storage.

The Certificate of Service contains all relevant information for your period of engagement and includes details from all assignments where multiple assignments exist. It is intended as a personal record and a summary document to pass to future employers.

A draft certificate will be produced at unit level and it is your responsibility to review the information contained and identify any errors.

Some information such as Reserve Liability will not appear on the draft certificate; this is because the information is not entered onto JPA until nearer your discharge date.

For all blank fields it is important that you have a Reserve Liability.

Private Email and Data Protection Compliance
You are encouraged to record your private email address (e.g. @hotmail.co.uk) on JPA under Personal Information. Your email address could be used to provide you with information both during your service and following your exit, in accordance with your preferences as recorded on JPA. You should record your Data Protection Legislation Compliance preferences by self-service or by submitting a JS Form JPA N003 (Data Protection Legislation Compliance Update by Proxy).

Mail
You must remember to give your discharging unit’s mail office a forwarding address. If you live in Service Families Accommodation (SFA) we recommend you use the Post Office redirect service. You can get more information about this from any Post Office or visit: www.royalmail.com

Personal References
If you would like a personal reference, your line manager, without obligation, may be able to provide you with one. You must arrange it yourself, please allow plenty of time.

Security
If you have travel plans remember to check with your security staff. This applies for 2 years from your discharge date, unless you have DV clearance, in which case it applies for 5 years.

Service Clothing and Equipment
These must be returned before you start your Terminal leave, but you will retain some items if you have a Reserve Liability.

Terminal Leave
If you have completed your training and served over 6 months, you will be entitled to Terminal leave. You will get one day for each completed month of reckonable service up to a maximum of 20 days. Terminal leave is the same as any other leave but reckonable service up to a maximum of 20 days. If you have completed your training and served over 6 months, you will be entitled to Terminal leave. You will get one day for each completed month of reckonable service up to a maximum of 20 days. Terminal leave is the same as any other leave but reckonable service up to a maximum of 20 days.

Leaving MOD Accommodation
Occupants of Single Living Accommodation (SLA) should make arrangements to hand accommodation back. If you live in SFA your accommodation charges may go up if you do not move out. Make sure you notify Defence Infrastructure Organisation (DIO) of your discharge date. You can contact the DIO’s Loss Of Entitlement Team on:

Tel: 01904 41 8000
Email: DIOSDAccn-LOETeam@mod.uk

If you are vulnerable to homelessness, the MOD has a duty to refer you to the local authority of your choice (with your approval).

Armed Forces Act 06
You are subject to the Armed Forces Act 06 until your discharge date. Once you have left the Service you can still be charged with any offence committed against the Act while you were still serving, provided this takes place within six months of your discharge date. For the purposes of any disciplinary action you will be treated as an ex-regular and will be tried by Court Martial.

Re-joining After Your Discharge Date
If you want to re-join the Services after your discharge date you should apply to a National Recruitment Centre. Re-joining will depend on your past record, an interview and current vacancies. If you re-join soon after leaving you may be able to do so in the same rate or rank held on exit. Your previous Regular reckonable service may count towards seniority, pay and pension. You are advised to check the impact on any pension/EDP payments/benefits prior to re-joining.

Travel Entitlements on Discharge

If you discharge at your own request, travel expenses to your civilian address will not be paid unless you have more than 4 years’ service.

The amount you can claim will depend on your country of attestation and where you are serving at discharge. Once you know your discharge date, and where you will be travelling to, your discharging Unit HR Admin will be able to give you more information.

Applications for travel should normally be arranged through your Unit HR Admin and Unit Travel Office. They must give approval before any arrangements are made.

Claims for motor mileage allowance (MMA), actual public transport costs or additional fees should be made on JPA or through completion of a JPA Form F016.

You should make sure you submit all claims using JPA if you have access, if not, complete JPA Form F016 and submit manually to your Unit HR staff before going on Terminal leave.

Payments will be made through JPA direct to your bank account. JPA Form F016 can be obtained from your HR staff or downloaded from the JPA portal if you are unable to log onto JPA.

Please note – all claims may be subject to audit, so to avoid any delays, provide copies of receipts.
Resettlement, Jobs and Housing

Resettlement

The Ministry of Defence partnering with Right Management

The Tri-Service Resettlement Policy can be found in JSP534.

You are responsible for dealing with your resettlement arrangements and, ideally, you will have already made contact with your Service Resettlement Adviser (SRA).

All personnel are entitled to resettlement support, consisting of time, financial support, training/upskilling, and career advice.

There are 3 lines of resettlement. The first line is your unit Resettlement Information Staff who offer advice on your entitlement and the administrative process to access it.

The second line involves the SRA who will give advice and guidance on the resettlement package that will best suit you.

The third line is provided by the Career Transition Partnership (CTP), a partnering agreement between the Ministry of Defence and Right Management Ltd, who are global career development and outplacement specialists and part of the ManpowerGroup.

The CTP provides an integrated service to leavers of the Armed Forces regardless of length of service. This includes advice, guidance, training and support to those leaving the military, and also incorporates RFEA - The Forces Employment Charity who provide lifelong job-finding support to Service leavers.

The amount of support available depends on your length of service and your reasons for discharge:

Less than 4 years' Service: CTP Future Horizons

All Early Service Leavers (ESLs) that have completed less than 4 years' service will be referred to the CTP Future Horizons team.

Personnel are given employment support for up to two years, as well as addressing any barriers in gaining employment. Alternatively, some may opt to go into education, apprenticeships, or training, and CTP Future Horizons will support ESLs in achieving their preferred goals.

4 – 6 years’ Service: Employment Support Programme (ESP)

The Employment Support Programme (ESP) can be accessed by eligible personnel up to one year prior to discharge and includes a one day Job Skills Workshop (JSW) to help with CVs, interview techniques and more.

Plans can be discussed with a Client Service Advisor (CSA) and Service leavers can attend a wide range of job-finding support, employment events, access (on a standby basis) to vocational training courses and access to the wealth of online information on the CTP website. Support continues for two years post-discharge.

6 or more years’ Service or medically discharged: Core Resettlement Programme (CRP)

The Core Resettlement Programme (CRP) gives eligible personnel support from CTP for two years prior to discharge and up to two years post-discharge. Most people start with a three day Career Transition Workshop (CTW) but there are also self-employment and pre-retirement workshops, as well as a refresher workshop post CTW to prepare for interviews.

The programme also provides a dedicated Career Consultant for the duration of resettlement who can help consider options and plan to achieve goals.

Service leavers gain access to the locked areas of the website containing regularly updated information on careers, jobs and regional trends, plus tools to help with CV preparation, planning the resettlement journey and self-marketing.

CTP also provide a large range of vocational training courses to fill any gaps between military and civilian qualifications or to retrain for a new career. They also run a wide assortment of employment events including nine large Employment Fairs around the UK.

Career Transition Partnership (CTP) Support

Most people spend more time planning their next holiday than they do planning their next career! MOD allows Service leavers the time and opportunity to plan for a successful future. From creating a CV through to learning interview skills, plus researching and applying for jobs, the wealth of support that CTP offers can help you not just with your first civilian job, but throughout your working lifetime.

The programme is delivered at 10 Resettlement Centres in the UK, along with the Resettlement Training Centre in Aldershot. It is vital that you can sell yourself effectively to employers through your CV or application form, and CTP can show you how to translate your military skills into a focused marketing document. You are entitled to face to face support plus online access to resettlement planning through myPlan – your personalised area of the CTP website – and RightJob, the CTPs dedicated jobs board where hundreds of employers are looking for ex-military personnel.

CTP also offers excellent value vocational training courses designed specifically to include additional content to help fill any gaps in commercial knowledge.

Workshops and Briefings

The first step for most on the resettlement journey is the Career Transition Workshop (CTW), which enables Service leavers to identify and evaluate those skills and qualities gained during Service.

This 3 day course gives attendees the time and opportunity to concentrate on their future and plan an effective use of their resettlement time. At the end of the workshop there is an opportunity to meet a Career Consultant who will be there to help create a personalised resettlement plan identifying the steps required to achieve an individual’s desired outcome, and who then continues to support right up to discharge and for two years post-discharge if required.

Other workshops available include:

- ‘New Horizons – Moving Towards Retirement’ which looks at the many options for full or partial retirement
- ‘Self-Employment Awareness’ which considers some of the actions necessary to run a successful business.
- ‘Final Approach’ workshop acts as a refresher on the topics covered during the CTW but with more emphasis on interview practice.
- ‘Financial Aspects of Resettlement’ (FAR) Brief covers advice on financial planning.

Events

CTP runs a full programme of events introducing Service leavers to a range of employers, from nine large regional employment fairs with between 80-100 employers, to “live chats” with a specific employer. These offer an opportunity to research, network and gain insight into different careers as well as being able to apply for jobs.
Resettlement, Jobs and Housing

Online Support
Many Service leavers are happy to manage their own resettlement, and a personalised CTP web area in myPlan allows them to do this by enabling them to complete career assessment activities, compile a personal plan and a checklist and track their progress, as well as giving them access to an interview simulator and a huge range of short videos made with major employers offering tips on all aspects of job search and interview. Used together with the support of their Career Consultant, this provides an effective way of ensuring success and resettlement planning.

Training Courses
As the MOD’s official provider of Armed Forces resettlement, CTP provides a range of training courses to help Service leavers succeed in the civilian workplace. Whether an individual is looking to back up their existing military experience with a recognised qualification or learn a brand new skill, CTP’s training programme is designed specifically with the needs of Service leavers in mind. Courses range from Cyber Security to Project Management, Accounting in a Small Business to Gas Installation, and all take into account the transferrable skills and personal qualities of Service leavers and are designed to give the best possible chance at interview. CTP Career Consultants are available to provide advice and guidance on choosing the right training aligned with each individual’s future plans and career aspirations with both the CTP and Preferred Suppliers who are quality monitored by CTP. Resettlement training is split into two categories, Contract Funded and Non-Contract Funded training.

Contract Funded
Training has been pre-paid by MOD and costs the equivalent of £26.70 per day from the IRTC grant for every day attended. No money actually changes hands; the grant is reduced at source. The IRTC grant of £534 ‘buys’ up to 20 days of training and is the best way for an individual to use their resettlement allowance, as courses are heavily subsidised.

Non-Contract Funded
Training is paid for by the individual either using their resettlement grants, ELCs or by self-funding. Right Management, who are ELCAS registered, provides these courses and they are extremely good value for money.

Local Service Resettlement Advisors will advise on funding and entitlement. Further information can be found at: www.ctp.org.uk/resettlement-training

Job Finding
RightJob is the CTP’s online job finding service that lists thousands of live vacancies for Service leavers, with new ones being added every day. You can browse and search for available jobs by Industry, Location or Company Name, receive job notifications and alerts via email and submit job applications directly to employers.

RightJob is easy to use and compatible with smartphones and tablets, plus you’ll find video tips to highlight features on all key areas of the site. Registration is completed during the Career Transition Workshop.

The CTP will aim to establish the type of job you are looking for, your salary expectations and where you wish to work. This will be fed into the CTP job-matching database. Finding suitable jobs for the database and matching Service leavers with the requirements of employers is a continuous process undertaken by the CTP Employment Team.

The CTP works closely with local, national and international organisations to source and match suitable job vacancies for Service leavers. You’ll receive regular job alerts based on the preferences listed in your online profile, plus employers can also search the database for Service leavers with the skills they’re looking for, and notify them of current vacancies.

The jobs on the database include all trades, grades, levels and functions, in all sectors of commerce, industry, charities and the public sector. You will also be able to access jobs beyond the UK through this database.
Enquiries

CTP
The Ministry of Defence
partnering with Right Management
Career Transition Partnership
Tel: 0203 162 4410
Email: resettlementinfo@ctp.org.uk
Web: www.ctp.org.uk

CTP Assist Programme
(Wounded, Injured and Sick)
Tel: 0203 162 705 770
Email: RJones@ctp.org.uk
Web: www.ctp.org.uk

CTP Future Horizons Programme
(Early Service Leavers)
Tel: 07428 705 770
Email: RJones@ctp.org.uk
Web: www.ctp.org.uk

Bookings
To view further information about the resettlement provision, along with dates and locations for all CTP courses, workshops and events, visit www.ctp.org.uk.

To book any CTP workshop or event please call the CTP’s central bookings team on 0203 162 4410.

Regional Resettlement Centres
RC Aldergrove
Building 33, Alexander Barracks, RAF Aldergrove
BPPO 808
Email: rcaldergrove@ctp.org.uk

RRC Aldershot
Wellington House, St Omer Barracks, Aldershot Hants.
GU11 2BG
Email: rcaldershot@ctp.org.uk

RRC Catterick
St Aidans Road, Catterick Garrison, North Yorkshire
DL9 6AY
Email: rrcatterick@ctp.org.uk

RRC Cottesmore
Kendrew Barracks, Oakham, Rutland
LE15 7BL
Email: rrcottesmore@ctp.org.uk

RC Colchester
Gleig House 18AEC, Merville Barracks, Colchester, Essex
CO2 7QX
Email: rccolchester@ctp.org.uk

CTP Assist Programme
(Wounded, Injured and Sick)
Tel: 0203 162 4410
Email: resettlementinfo@ctp.org.uk
Web: www.ctp.org.uk

CTP Future Horizons Programme
(Early Service Leavers)
Tel: 07428 705 770
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Regional Resettlement Centres
RC Aldergrove
Building 33, Alexander Barracks, RAF Aldergrove
BPPO 808
Email: rcaldergrove@ctp.org.uk

RRC Aldershot
Wellington House, St Omer Barracks, Aldershot Hants.
GU11 2BG
Email: rcaldershot@ctp.org.uk

RRC Catterick
St Aidans Road, Catterick Garrison, North Yorkshire
DL9 6AY
Email: rrcatterick@ctp.org.uk

RRC Cottesmore
Kendrew Barracks, Oakham, Rutland
LE15 7BL
Email: rrcottesmore@ctp.org.uk

RC Colchester
Gleig House 18AEC, Merville Barracks, Colchester, Essex
CO2 7QX
Email: rccolchester@ctp.org.uk

The Armed Forces Learning Credits Scheme helps support personal development. Standard Learning Credits (SLC) fund small-scale learning whilst Enhanced Learning Credits (ELC) are designed to provide help towards the cost of gaining further or higher education qualifications.

During your service you may have registered for and made use of ELC which you can continue to claim for up to 5 years after your date of discharge. Service leavers with eligible service as defined in JSP822 who ceased to be members of the Armed Forces before 1 Apr 11, will have up to 10 years after discharge to use their ELCs. Service leavers with eligible service as defined in JSP822 who ceased to be members of the Armed Forces between 1 Apr 11 and 31 Mar 16 will have until 31 Mar 21 to use their ELCs.

To help optimise financial support for Service leavers SLC or ELC can also be combined with the Individual Resettlement Training Cost (IRTC) grant to pay towards the cost of tuition fees. If using ELC, the learning must lead to a nationally recognised qualification at Level 3 or above (or national equivalent) on the Regulated Qualification Framework (RQF), Scottish Qualification Authority (SQA) or Scottish Credit and Qualifications Framework (SCQF) and the course provider must be on the ELC Administration Service (ELCAS) approved list.

Additionally, Service leavers who are ELC registered and have completed the appropriate qualifying years of service, may have the opportunity to access a first full Level 3 qualification (equivalent to two GCE A levels or vocational equivalent), or a first higher education qualification (a foundation degree or first undergraduate degree or national equivalent) with tuition fees funded to a maximum of £9,250 per year of study under the Publicly Funded Further Education and Higher Education (PF FEHE) scheme.

The ELCAS role is to administer your application, not provide advice and guidance on your eligibility or education or resettlement needs.

Help and Advice
For general enquiries about the learning credit schemes, your eligibility and the qualifications you wish to study seek advice from your single Service education/learning and resettlement adviser, not ELCAS.

The ELCAS role is to administer your application, not provide advice and guidance on your eligibility or education or resettlement needs.
Educational Support

Royal Navy
L&D Policy, Floor 3, Leach Building, Whale Island, Portsmouth PO2 8BY
Tel: 02392 625954
Email: NavyTghQ-LDOResetELC@mod.gov.uk

Those personnel still serving in the Royal Navy are not to use this point of contact but are to consult the staff in their local RN Education Centre.

Army
Learning Credit Scheme (LCS) Manager, Education Branch Zone 4, Floor 2, Army Personnel Services Group, Home Command Ramillies Building, Army HQ, Monxton Road, Andover SP11 8HJ
HELPLINE: 01264 382142 (0930-1230 Monday, Wednesday, Friday)
Email: Army-ELC-Veterans@mod.gov.uk
Tel: 02392 625954

Those personnel still serving in the Army are not to use this point of contact but are to consult staff in their Army Education Centre.

Royal Air Force
Learning Credits Administrator, Accreditation and Education Wing RAF Central Training School
HQ 22 TrgGp, Trenchard Hall, RAFC Cranwell, Lincs. NG34 8HB
Tel: 01400 268183
Email: Michael.Quainton100@mod.gov.uk

Claimants are encouraged to refer to the RAF Learning Forces website for further information. Service leavers in their resettlement phase are to consult the staff in their local Learning Centre.

Other Routes to National Further and Higher Educational Support

As well as the support for tuition fees through the Enhanced Learning Credits Scheme, there is separate Government financial help towards living costs for students wishing to study for their first HE qualification. The amount and type of help is different depending on whether you live in England, Scotland, Wales or Northern Ireland, and will also depend on your household income and where you decide to study.

For students living in England the help is in the form of a loan, which needs to be paid back when you have left university and are earning over £25,725 per year, and a grant (which you do not need to pay back).

Extra non-repayable help is available for students in specific circumstances, for example for students with a disability, and for childcare.

Similar help is available for students living elsewhere in the UK. For further information:

- If you live in England contact Student Finance England:
  www.gov.uk/student-finance
- If you live in Scotland contact the Student Awards Agency for Scotland:
  www.sasas.gov.ukHigher Education Funding Armed Forces
- If you live in Wales contact Student Finance Wales:
  www.studentfinancewales.co.uk
- If you live in Northern Ireland contact Student Finance Northern Ireland:
  www.studentfinanceeni.co.uk

The Joint Service Housing Advice Office (JSHAO)

What is the JSHAO?
The JSHAO is a Tri-Service focal point for civilian housing information for Service Personnel and their families wishing to move to civilian accommodation at any point in their career, and provides housing advice to those during Armed Forces Resettlement to assist the transition to civilian life. Delivered through briefings and Home Matters magazine publication. JSHAO also manages the MOD Referral Scheme supporting Social Housing in conjunction with Local Authorities and their agents.

Housing Briefs
Civilian Housing – The options briefs are currently being delivered virtually and open for Service Personnel and their families to attend, at any point in their career.

These briefs are designed to provide information, allowing Service Personnel to make informed decisions on civilian choices.

Applications and requests to attend should be made directly to the JSHAO Team.

General Enquiries
Jacqui Berry Housing Officer: +44 3001 527267
Karl Riley - Business Support Worker: +44 3001 654927
Mobile: 07814612120
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk

The MOD Referral Scheme
JSHAO runs the Ministry of Defence Referral Scheme. This scheme may be able to help you if you are looking for social housing on leaving the Service. We have developed links with Local Authorities and Housing Associations within the UK, who have available housing for allocation to Service Personnel.

Applications should be made to the JSHAO within 6 months of date of discharge; you will then be contacted if a suitable property becomes available in your chosen area. We cannot guarantee that accommodation will become available, or that applicants will be housed through the scheme.

For more information and application forms visit the JSHAO website or call the office and ask to speak to the MOD Referral Scheme Co-ordinator.

Affordable Home Ownership Schemes
Service Personnel and (ex-)Service Personnel within 12 months of discharge in England and Wales, 24 months in Scotland) have priority status to government affordability housing initiatives. N.B. no priority exists in Northern Ireland, these Schemes include Shared Ownership and Equity Loans.

More information on this can be found at:
www.gov.uk/affordable-home-ownership-schemes

The Forces Help to Buy Scheme has now been extended until the end of 2022, which aims to address the low rate of home ownership. For more information on government housing schemes and MOD funded initiatives available please contact the JSHAO Team directly.

Joint Service Housing Advice Office
Floor 2, Zone 2 Montgomery House, Queens Avenue, Aldershot, Hampshire GU11 2JN

General Enquiries (Including MOD referrals)
Mobile: 07814 612120
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk

Home Matters Magazine
The Home Matters magazine is produced four times a year by JSHAO. It has a worldwide distribution of 7,000 copies per edition. Spring, Summer, Autumn and Winter editions contain 48 pages of relevant articles and advertising to help you consider your civilian housing. Copies should be easily available within your Unit or HIVE.

Previous magazine editions are available on the internet via the JSHAO webpage:
https://www.gov.uk/government/publications/housing-publications

Resettlement, Jobs and Housing | Service Leavers’ Guide
Single Person Accommodation Centre for the Ex-Services (SPACES)

If you are single and about to be discharged, SPACES may be able to help you find somewhere to live. They are a housing placement service, part of Riverside Care and Support, and work with single Service Personnel regardless of rank and length of service in order to find suitable housing. The team can also make referrals to the single person accommodation available at The Beacon, Catterick and Mike Jackson House, Aldershot.

SSAFA is a national charity helping veterans and their dependants on a range of welfare issues including housing. Their expert advisors offer impartial guidance around housing issues for those who have left the Armed Forces. Their guidance includes homelessness, benefits, accessing social housing, tenants' rights, mortgage arrears, repossession and eviction.

SSAFA, the Armed Forces charity
Tel: 020 7463 9200
Web: www.ssafa.org.uk

Haig Housing
A Charitable Housing Trust for ex-Service Personnel and their dependants, offering family homes to let at affordable rents and is the strategic housing partner for Help for Heroes. There are a number of other organisations that exclusively help Service leavers and Veterans with accommodation.

Haig Housing
Alban Dobson House
Green Lane, Morden, Surrey. SM4 5NS
Tel: 0208 685 5777
Email: enquiries@haighousing.org.uk
Web: www.haighousing.org.uk

Further Information
For more information please contact JSHAO for details.

Joint Service Housing Advice Office
Montgomery House, Hammersley Barracks, Queens Avenue, Aldershot. GU11 2JN
Tel: Mil: 94222 7574
Civ: 01252 787574
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Web: www.gov.uk/government/collections/joint-service-housing-advice-office-jshao

Riverside Care and Support
Riverside is a group of complementary businesses with a charitable housing association at its core making it a major service provider of affordable housing, care and support in England and Scotland.

SPACES Regional Resettlement Centre
The Beacon, SPACES Office, Marne Road, Catterick Garrison, North Yorkshire DL9 3AU
Tel: 01748 833797 or 830191
Email: spaces@riverside.org.uk

The Joint Service Housing Advice Office (JSHAO)

Giving you and your family peace of mind

PAX and XPAX
Personal Accident Insurance
Already a PAX Policyholder?
Don’t worry, your cover doesn’t have to end.
Your PAX Personal Accident cover can continue by applying for XPAX. There will be no gap in your cover if you apply before or within 10 days of discharge.

This means you can benefit from:
✓ 24/7 worldwide cover
✓ Cover applies whatever your occupation
✓ Cover for sporting activities, traffic accidents and injuries around the home
✓ Cover for your spouse or partner under the Family Plan
✓ No exclusion for death or injury contributed to by drink or drugs
✓ Monthly premiums by Direct Debit – no administration fees.

Not currently a PAX Personal Accident policyholder?
You can still apply for XPAX when you leave or at any time afterwards.

Please call 0333 363 4561 (from UK) or +44 20 8662 8102 (from overseas) or visit paxinsurance.co.uk for more information.

* The death benefit is paid tax-free to the deceased person’s estate, which may then be subject to inheritance tax.

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PAX Personal Accident Insurance (including Personal Liability) is underwritten by American International Group Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. The PAX Personal Accident Insurance (Including Personal Liability) is underwritten by American International Group Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN number: 202680).
PAXPL.2488.JB
PAX Life Insurance

As you adjust to life outside the military, or are currently arranging your resettlement, it can be reassuring to know that your family are provided for financially should something happen to you. Available from only £7.97* a month, PAX Life Insurance has been specifically designed for members or ex members of the HM Armed Forces including the Army, Navy, Royal Marines or RAF. Life insurance is an effective way of providing security for you and your family.

PAX Life policy benefits include:

- A fixed lump sum will be paid if you die or are diagnosed as terminally ill1
- It can help you to pay off your mortgage, ease financial pressures or leave your family a financial safety net
- You will be insured anywhere in the world
- Cover is available for you and your spouse or partner
- It’s up to you how much insurance you need, up to a maximum of £240,000
- You can also choose how long you’d like it to last for, from 5 to 30 years.2

We offer guaranteed acceptance for current or previous British Armed Forces personnel up to the age of 50. Those who are over 50, and partners or spouses who are not British Armed Forces personnel, will need to answer a few simple questions about their health and lifestyle but we will provide an immediate decision after the questions have been answered.

Visit aiglife.co.uk/paxlife to find out more, or to purchase a policy online today.

Already a PAX Life policyholder?

Don’t worry, cover for yourself and if selected, your spouse or partner, will continue until the end of your chosen term at the same premium.

If you are currently paying by salary deduction you will need to call 0333 455 1546 to move over to paying by Direct Debit.

Life Insurance

PAX Life

Following a competitive tender exercise, the contract for the provision of Life Insurance cover was awarded to AON UK Ltd. The insurance underwriters under this contractual arrangement with AON are AIG Life Limited (Life Insurance).

Service Personnel leaving the service who require Life Insurance on or after 1 May 2018 will need to apply under the Life Insurance Scheme (PAX Life) arrangements.

Please see 2018DIN01 061 for further details of the Life Insurance Scheme which will be known as PAX Life Insurance.

Existing SLI 365 Scheme members

Existing SLI 365 Scheme members will still be covered under their current policy with SLI 365 for Life Insurance until the end of their current policy term.

Those who have existing SLI 365 Life insurance cover and do not wish to make any changes to their existing policies need take no further action.

However, if you are leaving the service and currently pay for SLI365 by JPA and would like to continue cover then please contact SLI36 on 0330 134 8452 to arrange for future premiums to be collected by Direct Debit.
You’ve decided to start a new chapter in your life, with many exciting opportunities ahead of you. Life is about doing the things you want to do and SLI365 can continue to protect you while you do just that, providing you with the continued peace of mind you’ve enjoyed to date.

SLI365 Service Life Insurance covers you for all areas of military life, including dangerous activities and sports, but it doesn’t have to stop when your forces career does!

The unique lifestyle cover SLI365 provides for members of HM Forces will continue at the same monthly premium and you can remain covered during your obligatory reserve duty.

SLI365 for peace of mind

By continuing your policy, medical conditions developed during the lifetime of your policy will still be covered, so you don’t have to worry about pre-existing medical conditions being excluded on a new product! We will also pay your lump sum benefit early if you are diagnosed with a terminal illness.

If you want to continue your active lifestyle, SLI365 uniquely covers a large range of extreme activities and sports as standard, such as rock climbing, skydiving, canyoning etc. – great for all you adrenaline junkies!

If you are due to leave the Services and are currently paying for SLI365 by JPA then you will need to call on 0330 134 8452 to arrange for your future premiums to be collected by Direct Debit.
**Pay**

**Pay Entitlement**

You will be paid up to and including your date of discharge. Before the beginning of the month in which you are due to exit, or the start of your Terminal leave, you must contact your unit HR Admin staff to make sure your allowance entitlements are stopped on the correct dates.

Any overpayments or other Service debts will be deducted from your final pay and/or terminal benefits, where possible. If there are insufficient funds in the final pay and/or terminal benefits you will be contacted after your discharge regarding repayment of the monies owed. Any overpayments identified after your final pay and/or terminal benefits that have been processed will also be recovered.

**Address and Bank Account Information**

All monies will be paid into the account used for your monthly pay unless you change the details on JPA. Where bank account allotments are in use, or more than one bank account is entered on JPA, you will need to ensure that priorities and payment instructions are correctly set up to receive the payment as intended. Any future correspondence will be sent to your nominated address.

You can change your address and/or account details on JPA online if you have access, otherwise your Unit HR Admin can make the changes for you. If your service ends from an overseas unit and you want to be paid into an overseas account, you must contact after your discharge regarding repayment of the monies owed. Any overpayments identified after your final pay and/or terminal benefits that have been processed will also be recovered.

If you have any questions about your final pay and allowances, please contact:

**Defence Business Services Military Personnel**

MP 355, Kentigern House, 65 Brown Street, Glasgow G2 8EX
Tel: 0800 085 3600

Questions about income tax payments should be directed to your local revenue enquiry office.

Go to: [www.hmrc.gov.uk](http://www.hmrc.gov.uk) for further information on State Benefits.

If you or your family are subject to immigration controls you will need to have settled status to qualify for State Benefits.

For Pension forecasts or information and advice about any other state benefits go to: [GOV.UK](https://www.gov.uk)

**Payment of Final Balance**

Your final pay will be forwarded on the payday of the month of discharge once any outstanding debts or overpayments have been recovered.

If you have any questions about your final pay and allowances, please contact:

**Defence Business Services Military Personnel**

MP 355, Kentigern House, 65 Brown Street, Glasgow G2 8EX
Tel: 0800 085 3600

Questions about income tax payments should be directed to your local revenue enquiry office.

Go to: [www.hmrc.gov.uk](http://www.hmrc.gov.uk) for further information on State Benefits.

If you or your family are subject to immigration controls you will need to have settled status to qualify for State Benefits.

For Pension forecasts or information and advice about any other state benefits go to: [GOV.UK](https://www.gov.uk)

**Accrued Rights**

If you were a member of a legacy pension scheme on 31 March 2015, you will have the value of your legacy pension benefits earned up to the introduction of AFPS 15, protected. This includes your Immediate Pension or the Early Departure Payment (EDP) and Lump Sum. You will be able to draw these benefits at the same time, as you would have expected to in accordance with legacy pension scheme rules. Your accrued benefits will be linked to your final rank and pensionable pay at the point of leaving Service.

**Pensions**

**Armed Forces and Reserve Forces Pension Schemes**

This guide is not intended to replace the pension scheme regulations set out in various legislative instruments or the Your Pension Scheme Explained booklets for each pension scheme, which are available to view online. Visit [GOV.UK](https://www.gov.uk) by searching for ‘Armed Forces and Reserve Forces Pension Scheme guidance booklets’. Please ensure you have read the appropriate booklet for your scheme before you submit an application for AFPS benefits.

**McCloud judgment**

The latest MOD update on McCloud is available at [https://www.gov.uk/guidance/pensions-and-compensation-for-veterans](https://www.gov.uk/guidance/pensions-and-compensation-for-veterans). At time of publication the Government were holding a public consultation to obtain opinion on how to remove the discrimination identified by the Court of Appeal judgment in December 2018 on public service pensions. The outcome of the Public Consultation will be published in due course after the consultation has closed. The Government is working to address the discrimination as soon as possible, but it will take time to amend legislation and implement policy to deliver the changes. This means eligible personnel will receive a choice of pension scheme as soon as is practicable, however until this can be delivered those who leave the Service and are entitled to immediate pension benefits will be paid benefits from whichever pension scheme(s) they are currently in. A further update will be provided once the consultation response has been published.

**Armed Forces Pension Scheme 2015 (AFPS 15)**

AFPS 15 was introduced on 1 April 2015 and the majority of members of the Armed Forces and Reserve Forces Pension Schemes have now joined AFPS15. Transitional Protection was granted to individuals who, as of 1 April 2012, had ten years or less to serve to reach their legacy pension scheme’s Normal Pension Age. If you have Transitional Protection, you will remain a member of the pension scheme you were in prior to 1 April 2015.

If you leave Service without Transitional Protection, you will retain accrued rights to the rules of the pension scheme you were a member of before the introduction of AFPS 15 and the entire pension you earned up to April 2015 is protected. If you leave with Transitional Protection and re-join the Armed Forces with a break of less than 5 years, you will re-join Armed Forces Pension Scheme 2005 (AFPS 05). If you are a member of AFPS 15 when you leave Service, you will be entitled to pension benefits provided you have at least two years’ qualifying service.

**Accrued Rights**

If you were a member of a legacy pension scheme on 31 March 2015, you will have the value of your legacy pension benefits earned up to the introduction of AFPS 15, protected. This includes your Immediate Pension or the Early Departure Payment (EDP) and Lump Sum. You will be able to draw these benefits at the same time, as you would have expected to in accordance with legacy pension scheme rules. Your accrued benefits will be linked to your final rank and pensionable pay at the point of leaving Service.

**Pension at age 60**

If you leave Service at age 60 or over, you will be entitled to a pension, which will be paid immediately.

**Early Departure Scheme Payments (EDP)**

If you leave the Armed Forces before age 60 but having reached age 40, and having served for at least 20 years, you will receive a one-off tax-free EDP lump sum and an EDP income stream paid until your state pension age, when your deferred pension comes into payment. It is your responsibility to claim your deferred pension when it is due.

**Deferred Pension**

If you leave Service before age 60 having completed at least two years’ qualifying service, but not reached pension or EDP point you will be entitled to a deferred pension which is payable when you reach your State Pension Age. It is your responsibility to claim your deferred pension when it is due for payment.

The most recent information on how to claim your pension and the form to be complete is available on the [GOV.UK](https://www.gov.uk) website.
Ill-Health Benefits
If your career is cut short by illness or injury and you have completed more than two years' qualifying service, you will receive an ill-health award. The amount is based on a three-tier system:

• A Tier 1 award is made if you are deemed to be unfit for service in the Armed Forces because of physical or mental impairment but your ability to obtain gainful civil employment is not deemed to be significantly impaired. A Tier 1 award provides a tax-free lump sum or if eligible, an EDP, and a deferred pension payable at your State Pension Age.
• A Tier 2 is awarded if you are deemed to have suffered a permanent breakdown in health involving incapacity for any gainful full-time employment. If a Tier 2 or Tier 3 is awarded, you will receive an ill-health pension, which includes an enhancement.
• A Tier 3 award is made for the most serious conditions and is granted if you are deemed to have suffered a permanent breakdown in health involving incapacity for any gainful full-time employment.

If after receiving a Resettlement Grant, you are re-employed in the Armed Forces or as a member of the Reserves you receive for 365 consecutive days over the last three years' reckonable service. This service starts from your first day of full paid service in the Armed Forces.

Pension Age.
You are entitled to a grant designed to help you adjust to civilian life. You are entitled to a grant when you leave the Armed Forces provided:

• You have served at least 12 years in the Regular Armed Forces
• You are not entitled to any other immediate payments, e.g. ill-health benefits or EDP and you are not a member of the Reserve Forces.

If you leave the Armed Forces before age 55 having completed more than two years' qualifying service, you will be entitled to a preserved pension and a pension lump sum (normally tax-free) of three times your annual pension income. This is known as commutation. The EDP is replaced at State Pension Age by the deferred pension. The decision to inversely commute the EDP lump sum must be made within 6 months before it is due to be paid.

Preserved Pension
If you leave the Armed Forces before age 55 having completed at least two years' qualifying service, but less than 18 years' relevant service, you will be entitled to a preserved pension and a pension lump sum (normally tax-free) of three times your annual pension, which is payable when you reach age 65. It is your responsibility to claim your preserved entitlement when it is due for payment.

The most recent information on how to claim your pension and the form to be complete is available on the GOV.UK website.

Ill-Health Benefits
If your career is cut short by illness or injury and you have completed more than two years' qualifying service, you will receive an ill-health award. The amount is based on a three-tier system:

• A Tier 1 award is made if you are deemed to be unfit for service in the Armed Forces because of physical or mental impairment but your ability to obtain gainful civilian employment is not deemed to be significantly impaired. A Tier 1 award provides a tax-free lump sum or if eligible, an EDP, and a deferred pension payable at your State Pension Age.
• A Tier 2 is awarded if you are deemed to have suffered a permanent breakdown in health involving incapacity for any gainful full-time employment. If a Tier 2 or Tier 3 is awarded, you will receive an ill-health pension, which includes an enhancement.
• A Tier 3 award is made for the most serious conditions and is granted if you are deemed to have suffered a permanent breakdown in health involving incapacity for any gainful full-time employment.

Early Departure Scheme Payments (EDP)
If you leave the Armed Forces before age 55, but having reached at least age 40 and have at least 18 years' relevant service, you will receive a one-off tax-free lump sum and an income stream paid until age 65. At this point your deferred pension and pension lump sum (normally tax-free) are payable. If after receiving an EDP you are re-employed in the Armed Forces or as a member of the Reserve you may be asked to pay some or all of the EDP lump sum and the monthly EDP income will be suspended for the duration of the re-employment. If sufficient time elapses between the payment and the re-employment, no repayment may be necessary.

Please read the guide Armed Forces and Reserve Pension Schemes Re-employment available on GOV.UK.
Pensions - Armed Forces Pension Scheme 2005

Inverse Commutation
You may opt to exchange the whole or part of your tax-free pension lump sum for an increase in the amount of taxable pension payable to you and your dependants. The value of the exchange is calculated by Veterans UK using the factors provided by the scheme actuary. Once the exchange is agreed, the pension lump sum is reduced by the amount exchanged, whether or not the pension that is to be increased as a result of the option actually becomes payable.

For example, if you reduce your pension lump sum to improve both your and your spouse’s, civil partner’s or eligible partner’s benefits but they die before you, the exchange will not be reversed. This option can only be exercised within the six months before the pension is due to be paid, that is within six months of your discharge at age 55 or later, or within six months of your preserved pension becoming payable at pension benefit age.

Resettlement Grant
The Resettlement Grant is intended to help you adjust to civilian life. You are entitled to a grant when you leave the Armed Forces provided:

- you have served at least 12 years’ relevant service from 6 April 2005
- you are not entitled to any other immediate payments, e.g. ill-health pension or EDP and you are not a member of the Reserve Forces Pension Scheme, which does not offer a resettlement grant.

If after receiving a Resettlement Grant you are re-employed in the Armed Forces, or employed as a member of the Reserves, (either full-time reserve service commitment or additional duties commitment) within 31 days of ceasing service, you will be asked to pay back all of the payment.

Pensions - Armed Forces Pension Scheme 1975

Preserved Pension
If you leave the Armed Forces before reaching the point when you become eligible for an Immediate Pension, but have completed at least two years’ qualifying service, you will be entitled to a preserved pension and a lump sum of three times your annual pension. This is payable when you reach the age of 60 for service before 6 April 2006 and at age 65 for service after 6 April 2006. The lump sum is normally tax-free. You can have all your benefits paid at age 60 but they will be actuarially reduced to reflect the early payment. It is your responsibility to claim your preserved entitlement when it is due for payment.

The most recent information on how to claim your pension and the form to be complete is available on the GOVUK website.

Ill-Health Benefits
If your career is cut short by illness or injury which results in a medical discharge or you meet the ill-health condition under the scheme, you may receive an ill-health pension, provided you have completed more than 2 years’ qualifying service. If you are subsequently awarded either an award under the War Pension Scheme or payment under the Armed Forces Compensation Scheme, your ill-health award will be reviewed. The review will not result in any reduction to the overall value of the award and may in some cases result in increased payments.

Resettlement Grant
If you complete more than 9 years’ reckonable service as an Officer from age 21 (or date of entry if later) or 12 years’ reckonable service as an Other Rank from age 18 (or date of entry if later) and leave the Armed Forces with no other immediate pension benefits, you may qualify for a tax-free resettlement grant. This is paid to aid your resettlement into civilian life. If after receiving a Resettlement Grant, you are re-employed in the Armed Forces or employed as a member of the Reserves (either full-time reserve service commitment or additional duties commitment) within 30 days you will be asked to pay back all of the payment. If the gap is more than 30 days but less than 121 days you will be asked to pay back some of the payment.
Pensions

Information on Aggregation of Previous Armed Forces Deferred Pension Awards
If you have re-joined the Armed Forces, are a member of the AFPS 75 or AFPS 05 scheme; and have a deferred pension award in either scheme, you are entitled to combine your most recent period of previous service with your current service. However, if you wish to aggregate you must apply to do so in writing to Armed Forces Pensions Scheme (AFPS) Veterans UK before your discharge date as applications cannot be accepted after leaving Service. The address for AFPS Veterans UK is on page 34.

If you have re-joined the Armed Forces, you are a member of AFPS 15 and have a deferred pension from AFPS 75 or AFPS 05 you cannot aggregate your deferred pension benefits with benefits paid under AFPS 15. Deferred pension benefits from different pension schemes can only be added together to form a single pension where the two single pension schemes are of the same design. As the AFPS 15 pension scheme is a Career Average Revalued Earnings (CARE) pension scheme, any legacy final salary pensions cannot be added to it.

Reserve Forces Pension Schemes
AFPS 15 was introduced on 1 April 2015 and the majority of members of the Reserve Forces have become members of the scheme. However, those who cannot join AFPS 15 and have a deferred pension from AFPS 75 or AFPS 05 you cannot aggregate your deferred pension benefits with benefits paid under AFPS 15. Deferred pension benefits from different pension schemes can only be added together to form a single pension where the two single pension schemes are of the same design. As the AFPS 15 pension scheme is a Career Average Revalued Earnings (CARE) pension scheme, any legacy final salary pensions cannot be added to it.

Reserve Forces Pension Scheme 2005 (RFPS 05)
Mobilised Reservists, or those on a FTRS or Additional Duties Commitment who cannot join AFPS 15 will become members of RFPS 05.

The pension paid for each period of service will be based on reckonable service and the final pensionable earnings at the end of that engagement (the greatest amount of pensionable pay received for 365 days over your last three years of service in each engagement). Each year of reckonable service is worth 1/70th of final pensionable pay up to a maximum of 40 years. In addition to your annual pension, you will receive a one-off pension lump sum of three times your annual pension.

Members of RFPS 05 can opt out at any time in favour of a personal pension arrangement. However, they should seek independent financial advice before considering opting out. If they opt out, while remaining in service, there is one opportunity to re-join provided they are under age 60 and can prove they are medically fit. If you retire at age 60 or over you will be paid an immediate pension and lump sum. Those who leave before age 60 will receive a pension paid at age 65. If your career is cut short by illness or injury and you are medically discharged having completed more than two years’ qualifying service, you will receive an ill-health award. The amount is based on a two-tier system. If you have a serious condition, covered by Terms 1 and 2, you will receive an ill-health pension based on your actual service, plus a tax-free lump sum of three times your annual ill-health pension.

Full-Time Reserve Service Pension Scheme 1997 (FTRS 97)
FTRS 97 is the scheme applicable to those who gave Full-Time Reserve Service as a member of the Reserve Forces before 6 April 2005. It was closed to new entrants and those starting new commitments from 6 April 2005.

Pension Taxation - Additional Information

Pension Taxation
Personnel are advised to read the latest rules on pension tax which can be found on the HMRC part of GOV.UK.

Lifetime Allowance (LTA)
The LTA is the overall value of the member's pension pot and is tested at the point of discharge or retirement. From April 2020, LTA is £1,073,100 and index-linked to CPI thereafter - see www.gov.uk/tax-on-your-private-pension for the current rate. You will pay tax on pension savings if you breach your LTA; an actuarial factor is applied to calculate the reduction in annual pension to mitigate the charge. HM Treasury has introduced various forms of transitional protection, Individual Protection 16 (IP16) and Fixed Protection 16 (FP16) for members who will be affected by the reduction in LTA.

Annual Allowance (AA)
AA is the amount an individual’s pension pot can grow each year. In normal circumstances, those most likely to receive a tax charge will be OF3 and above who receive a significant pay increase as a result of promotion; Medical Officers/Dental Officers above who receive a significant pay increase as a result of promotion; Medical Officers/Dental Officers on accreditation; senior officers (OF7 and above). The standard AA limit remains at £40k. Further Information:

• 2020DIN01-096 Pension Taxation Booklet
• 2020DIN01-092 2019/20 Pension Taxation Process
• 2019DIN01-128 - This DIN explains how the Pension Tax AA is calculated for Tax Year 2018-19, and the measures in place to assist affected AFPS Members; Tapered AA; “De-registering” for the Self-Assessment Tax Return (SATR) process
• 2017DIN01-18 Rules for tapered allowance Annual Allowance for Pension tax relief in tax year 2016/17
• 2015DIN01-083 Pensions Tax - Scheme Pays or Benefits

Leaving in the current tax year
Where an AA tax charge is incurred, the effect can usually be mitigated by using the ‘Scheme Pays’ process. (2020DIN01-096 Pension Taxation Booklet). If you are a senior officer or meet at least one of the criteria below, you should contact Veterans UK as soon as possible via the contact details on page 35 to request a pension statement. If you do have a tax charge, you can elect “Scheme Pays” to meet the charge. You may have exceeded your in-year AA If you have been:

• Promoted from a lower to higher pay scale (AFPS05, AFPS15);
• Moved on to the Professional Aviator Spine (PAS);
• Promoted Early (AFPS05, AFPS15);
• Moved to higher rate of pension supplement for Specialist personnel;
• Promoted from OF4 or above;
• Accredited as Medical Officer Dental Officer at OF2 or above;
• Promoted with a length of service in excess of 25 years;
• Purchased added years or, made Additional Voluntary Contributions or have any kind of private pension;
• Subject to a Pension Sharing Order.
This list is not exhaustive.

Helping us to Help You
Pension contact details are on page 34. If you ring Veterans UK or Pension Paying Agent (PPA), you will be asked for your name, service number or PPA reference number and your National Insurance number. If you require a forecast of pension benefits visit GOV.UK and search for the Armed Forces pension calculator or search for Veterans UK Pension Forms and complete AFPS Form 12.
If you have questions about your pension generally or want to apply for payment of your pension, you should contact Veterans UK. You should also report any relevant change in your personal circumstances to them.
Pensions - Additional Information

Payment of Pension and Related Benefits

Payment will be made within 30 working days (6 calendar weeks) of your discharge date, providing Veterans UK have all the correct forms and other information needed. Any lump sum on discharge will be paid into the bank account held on JPA. Instructions to split your pay between bank accounts will apply to these payments and you should amend your JPA instructions accordingly. The pension and EDP income stream is paid in accordance with the details provided on AFPS Pen Form 1.

In the months leading up to the date you are due to leave the Armed Forces you are advised to make plans to cover any financial commitments that will occur during the 30 working days following your discharge.

Our Pension Paying Agent (PPA)

All pensions or EDP income are paid monthly in arrears by Equiniti Paymaster. Payment will not be made unless an AFPS application is submitted. Please make sure you give clear accurate information and Veterans UK receives it no later than 8 weeks before your discharge date.

If you want information about payments of your pension, deductions of tax or a change of address or account details you should contact PPA. Your dependants should also contact them in the event of your death.

Disputes and Complaints

Veterans UK aim to get things right first time but if you think there has been a mistake, please let them know. Your complaint will be acknowledged within 5 working days of receipt and a full response will be sent within 20 working days.

If you are not happy with the way your complaint is handled, you can ask for it to be escalated. After exhausting the MOD's internal dispute resolution process members can contact the Pension Ombudsman, their details are:

The Pension Ombudsman
Caseworker Director
10 South Colonnade
Canary Wharf E14 4PU
Web: www.pensions-ombudsman.org.uk

Making a Nomination

AFPS Form 2 was introduced to give Service Personnel who are members of AFPS 05, RFPS 05 and AFPS 15 the ability to nominate one, or more than one person or organisation to receive their lump sum on death.

It is essential that on discharge any nominations made are reviewed to ensure that they reflect the intent of the maker. It is also vital to keep nominations up-to-date in retirement and AFPS Form 2 can be updated after leaving service if you need to change your nominee.

A nomination is revoked if:

- the nominated person pre-deceases the member; or
- the nominated person was divorced from the member after the nomination was made; or
- the current nomination pre-dates a marriage or civil partnership that has taken place on or after 1 December 2018 (this does not apply to marriages or civil partnerships before 1 December 2018).

MOD will pay out any lump sums due to whoever is nominated on the form, regardless of any declaration of intent in a Will or elsewhere. Failure to update nomination forms could result in the wrong person receiving the benefit.

All nominations for death benefit must be kept up-to-date by completing the nomination form (AFPS Form 2). The death benefit nomination forms are legally binding and the benefit will go to the nominee. Completing a Will does not entitle beneficiaries of that Will to receive your death in service lump sum.

If you require further information on nominating an individual or organisation to receive your lump sum on death then refer to the Your Pension Scheme Explained booklet for your scheme.

Visit GOV.UK and search for Armed forces and Reserve Forces pension schemes: guidance booklets.

Death in Retirement

You must ensure that your next of kin or other representatives are aware that in the event of your death, they must inform your pension paying agent (if your pension is in payment) or Veterans UK Pension Awarding Branch. On receipt of the notification of death, a letter, next of kin form and an application for dependant benefits form will be sent to the informant of death in order that any benefits due can be paid and further dependant’s pension entitlement can be established. Further information regarding Dependents Pensions is contained in the Family Pension Benefits booklets for your pension scheme or the AFPS15 Your Pension Scheme Explained booklet.

Commutation - Taking your Pension as a Cash Lump Sum

It is not possible to cash in your Armed Forces Pension or transfer out the benefits to a scheme that will allow this. However, if the total value of all your pension funds is worth less than £30,000 it may be possible to take the pension as a lump sum using either Trivial Commutation or Small Pot Commutation (this has a £10,000 limit).

For More Information

The Armed Forces Pension Scheme booklets are available to view online. Visit GOV.UK and search for your pension scheme or the AFPS15 Your Pension Scheme Explained booklet.

Visit GOV.UK and search for Armed forces and Reserve Forces pension schemes: guidance booklets.

Pensions - Additional Information

Pension Contacts

Armed Forces Pension Scheme Veterans UK

MP 480, Kentigern House, 65 Brown Street, Glasgow G2 8EX

Tel (UK only): 0800 0853 600
Overseas: +44 1412 243 600
Email: DBS-PensionsHelp@dbspv.mod.uk

Pension Paying Agent Equiniti Paymaster

PO Box 1246, Sutherland House, Russell Way, Crawley RH10 0HZ

Tel: 0845 121 2514
Overseas: +44 1903 768 625
Email: Veteransukpensions@equiniti.com

The Forces Pension Society

68 South Lambeth Road Vauxhall, London SW8 1RL

Web: www.forcespensionsociety.org

The Forces Pension Society is an independent membership Society for authoritative advice and explanations on all Armed Forces pension related matters.
Veterans and Compensation

We use the term ‘Veteran’ to mean all those who have served in the UK Armed Forces. It does not matter how long you served for or whether you saw active service.

War Pension Scheme and Armed Forces Compensation Scheme

The War Pension Scheme and Armed Forces Compensation Scheme are both no-fault schemes which mean payment is made without admitting fault. It is entirely separate from personal accident cover, such as PAX or SLI. Therefore, any accident cover that you may already hold is not taken into account when determining an award.

You can claim a War Pension if you are no longer serving in the UK Armed Forces and you have a condition which was caused or made worse by your service. You do not have to go for a medical examination. You will be kept informed of the progress on your claim.

Who is eligible?

Armed Forces Compensation Scheme (AFCS)

All current and former members of the UK Armed Forces, including Reservists, can claim for any injury or illness which has been sustained, or made worse as a result of service, which occurred on or after 6 April 2005.

War Pension Scheme (WPS)

You can claim a War Pension if you are no longer serving in the UK Armed Forces and you have a condition which was caused or made worse by your service before 6 April 2005.

For more details of other eligible persons covered under minor schemes within the War Pension scheme rules go to GOV.UK.

How do I submit a claim?

To make a claim:

- You must submit a claim form to Veterans UK. You can request a claim form by contacting the free helpline, details at page 37, or you can download the form from GOV.UK.
- Any claimant who has served with UKSF must contact the Disclosure Cell prior to completing the AFCSWP50001 claim form. If you served after 1996 you will be subject to the Confidentiality Contract. You must apply for Express Prior Authority in Writing (EPAW) through the Disclosure Cell, please call 0207 7562623 and tell them you need to apply for EPAW. You must submit a claim form to Veterans UK. You can request a claim form by contacting the free helpline, details at page 37, or you can download the form from GOV.UK.
- Veterans UK staff (including its welfare service) and voluntary organisations can assist you.
- You can also use one of the ex-service organisations such as the Royal British Legion.
- Once a claim has been submitted, Veterans UK will inform you in writing of the outcome.
- If you are medically discharged and are entitled to an ill-health pension from AFPS, Veterans UK will automatically consider your case without the need for a claim form. This only applies if you have not already made a claim.

The Claim Process

Veterans UK will consider claims using evidence from Service and civilian medical records. You may have to go for a medical examination. You will be kept informed of the progress on your claim.

What type of awards can I get?

There are two main types of WPS awards:

- Pension, an ongoing payment paid weekly or monthly
- Gratuity, a lump sum payment

Guaranteed Income Payments. For those with the most serious injuries and illnesses, AFCS also provides an income stream known as the Guaranteed Income Payment (GIP). This is a tax-free, index-linked monthly payment, which is paid after discharge, for life. A number of factors are taken into consideration when calculating the GIP, including lifelong loss of earnings in terms of both salary or pension, as well as lost future promotions as a result of the injury. Where a claim is made after service ends, if GIP is awarded, the start date will be calculated from the date the claim is received by Veterans UK.

What type of awards can I get?

There are two main types of AFCS awards:

- Lump Sum Payments. For injury or illness, AFCS provides a tax-free lump sum payment for pain and suffering, the size of which reflects the severity of the injury/illness. Lump sum payments range from £1,236 to £650,000
- Guaranteed Income Payments. For those with the most serious injuries and illnesses, AFCS also provides an income stream known as the Guaranteed Income Payment (GIP). This is a tax-free, index-linked monthly payment, which is paid after discharge, for life. A number of factors are taken into consideration when calculating the GIP, including lifelong loss of earnings in terms of both salary or pension, as well as lost future promotions as a result of the injury. Where a claim is made after service ends, if GIP is awarded, the start date will be calculated from the date the claim is received by Veterans UK.

What happens if I do not agree?

If you are unhappy with the outcome of your claim, you can appeal to an independent tribunal.

First, you can apply for reconsideration. This involves another Veterans UK officer looking at your original claim again. If you are unhappy with the result, you can appeal to an independent tribunal.
Veterans and Compensation

Death as a result of Service
Where death is as a result of service before 6 April 2005, benefits would be payable under the War Widows’ers pension and Child Payments.

Claims for consideration under WPS have no time limits.

Where death is as a result of service on or after 6 April 2005, benefits would be payable under Armed Forces Compensation Scheme (AFCS). This may be a taxable income stream known as a Survivors Guaranteed Income Payment (SGIP), Child Payments and a tax-free Bereavement Grant of up to £37,500.

Claims for consideration under AFCS can only be considered where death occurs within 7 years from when service ended. Claims must be made within 3 years of death.

If death occurs in service, Veterans UK will automatically consider any survivors benefits your dependants may be entitled to without the need to submit a claim form. Your family will be fully supported by a Casualty Visiting Officer and the Veterans UK Welfare Service who will help them complete a form to gather relevant information.

If the claim is for a child dependant only, a claim form must be completed by the child or on their behalf.

If death occurs after discharge, a claim form must be submitted. The claim form should be signed and dated by the claimant, or by someone authorised to do so on their behalf.

Deaths that are caused by service whilst on active service against an enemy; whilst on duty carrying out defined emergency response activities similar to the civil emergency services; or because the individual was directly targeted for being a serving or former member of the Armed Forces may qualify for the estate being exempt from inheritance tax.

Inheritance tax rules state death must be caused by active service against the enemy, e.g. death caused by a Road Traffic Accident (RTA).

Criminal Injuries Compensation (Overseas) Scheme (CIC(O))
The MOD operates a discretionary scheme, called CIC(O). Payments may be made to members of the Armed Forces and their accompanying eligible dependants who, while serving overseas, sustain injury (including death) due to a crime of violence. The time limit to claim is two years starting with the date of injury, although this can be extended in certain circumstances.

Further details of the scheme and a claim form can be found at: https://www.gov.uk/government/publications/guide-to-the-criminal-injuries-compensation-overseas-scheme

For More Information
Veterans UK
Tomlinson House,
Norcross,
Thornton-Cleveleys
FY5 3WP
Tel: 0808 1914 2 18
Overseas: +44 1253 866043
Email: veterans-uk@mod.gov.uk
Web: www.gov.uk/veterans-uk

Other Benefits

The Naval Service Dependents’ Fund, The Army Dependents’ Trust, The RAF Dependents’ Fund and the RAF Dependents’ (Income) Trust
The above trusts provide immediate one-time payments to the dependants of deceased Service Personnel (including Reserve Personnel). The aim is to provide for their immediate needs without having to make a claim. The payments are normally paid within a few days to anywhere in the world.

Membership of the various schemes usually stops after leaving the Service. However, the Army Dependents’ Trust (ADT) also extends to support members of the Regular Reserve (RR), for the period of their liability. This is provided that the service leaver was a member of the ADT during their previous Regular or Reserve service and that they complete their Annual Reporting Letter, as required during their RR liability.

It is the responsibility of members of the family to report any death to the relevant MOD branch or ADT office, otherwise no award can be made. Regular service leavers joining the Reserves, or those moving to and from FTRS contracts, should renew their membership for benefits to remain payable.

Full details are available from the addresses below.

Royal Navy
Tel: 023 9387 1520
Military: 93832 1520
Web: www.mnnm.org.uk

Army
Tel: 01980 345 880
Email: office@armydependantstrust.org
Web: www.armydependantstrust.org

Royal Air Force
Tel: 01993 896 608
Military: 95461 6608
Email: raf.subscriptions@rafbf.org.uk
Web: www.rafbf.org.uk
Other Sources of Help – State and Service Charities

General
Most Service leavers have a successful transition to civilian life and do not need additional support. However, some do experience difficulties, just like other members of society. This might happen shortly after leaving the Services or many years later. In these cases, support is available, both from the Government and local authorities and from charities. In addition to the many support systems for all members of society, there are a number of organisations that provide support specifically for the ex-Service community.

Armed Forces Covenant
The Armed Forces Covenant is a promise from the nation to ensure that those who serve, those who have served and their families are treated fairly. The Covenant brings central Government, local authorities, charities and businesses together to help support Service leavers and Veterans in their transition to civilian life.

To find out more about the Covenant, what it means to you and see some case studies visit: www.armedforcescovenant.gov.uk

Employer Recognition Scheme (ERS)
The Defence Employer Recognition Scheme encourages employers to support Defence and inspire others to do the same. Service leavers are encouraged to consider ERS employers when searching for jobs, as these business’ demonstrably value the experiences and skills that the military Veterans bring to the workforce.


Veterans Information Service (VIS)
Most Service leavers adjust to civilian life easily, however, some may require assistance later on. To help individuals that may be experiencing difficulties the Veterans Information Service (VIS) will contact all leavers one year after leaving the Services, provided the Veteran has given their consent. They will offer information and advice on where to go for any required support.

HIVE Information Centres
Tri-Service Information Support
Army HIVE, RAF HIVE and Naval Service Family and People Support (NS FPS) provide information on behalf of the chain of command to the Service community and welcome enquiries from Serving Personnel (Regular and Reserves), dependants, partners, extended families and the wider military community including Veterans.

The network of Information Officers across the UK and Overseas offer guidance and signposting and are able to provide you and your families with information on a wide range of subjects including relocation, the local area, schools and further education, accommodation, health, employment and training opportunities, childcare and travel.

Whilst they are not trained in welfare counselling, they are able to offer confidential, initial support to individuals and can make referrals to appropriate professional services. They also provide feedback to the chain of command on concerns and issues affecting the Service community.

Details of all HIVEs and links to HIVE blogs can be found at:

Army HIVE Information Service
https://www.army.mod.uk/people/support-well/hive/

Naval Service Family and People Support (NS FPS) team local support offices
https://www.royalnavy.mod.uk/community-and-support/advice-and-support/local-support

RAF HIVE Information Service
https://www.raf.mod.uk/serving-families/hive-finder/
Other Sources of Help – State and Service

Veterans Welfare Service (VWS)

The Veterans Welfare Service is part of the Ministry of Defence’s Veterans UK support function and provides one to one welfare advice across the UK and Republic of Ireland. It facilitates access to all appropriate services using a caseworker approach that offers professional help and guidance.

VWS gives support to all Veterans, including those who are eligible to claim for the MOD pension and compensation schemes and their dependants.

Tel: 0808 1914 218

Defence Transition Services (DTS)

DTS is a new organisation. It sits within Veterans UK and works alongside Veterans Welfare Service (VWS) to support Service leavers and their families to help them make the best possible transition from Service life. DTS operates as part of the new tri-Service Defence Holistic Transition Policy, which was launched by the MOD in October 2019. The Chain of Command and those responsible for delivering in-Service welfare and transition support will identify potentially vulnerable Service leavers who in turn will be referred to DTS for ongoing support and information before, during and after transition. Service leavers and family members can also self-refer to DTS if they want to access support directly.

Both the VWS and DTS work alongside in-Service welfare providers and closely with local authorities, voluntary organisations, Service charities and other Government departments to ensure that those leaving the Armed Forces and existing Veterans and their families receive all the information and assistance they need to access the appropriate services and benefits.


Veterans’ Gateway

Veterans’ Gateway is your first point of contact to find whatever support you need, wherever you are, whenever you need it. As the gateway to a network of expert partners – both within and outside the Armed Forces sector – we can connect you with the right support quickly and easily, by assessing your needs at your first point of contact.

Access to Housing Advice

The Veterans’ Housing Advice service, initially provided by the Cobseo group of charities, and delivered by The Royal British Legion, Connect Assist and Shelter, has now been merged into Veterans’ Gateway. The service is accessible 24/7 and supported by a resident housing specialist located at the Contact Centre.

The team aim to support Veterans in finding, securing or maintaining accommodation by utilising the skills and resources of the Cobseo Housing Cluster, local authority contacts and other housing providers. Information can be accessed by telephone, email, live chat, social media and on the website by visiting Veterans’ Gateway/Self Help/ Housing.

Visit our website or contact us 24 hours a day (calls are free from the UK. If you are based abroad go to the website to use Live Chat).
Visit: www.veteransgateway.org.uk
Tel: 0808 802 1212

Veterans Leavers’ Guide

Veterans Leavers’ Guide is part of the Ministry of Defence’s Veterans UK support function and provides one to one welfare advice across the UK and Republic of Ireland. It facilitates access to all appropriate services using a caseworker approach that offers professional help and guidance.

Other Sources of Help – State and Service Charities

Cobseo -The Confederation of Service Charities

Cobseo -The Confederation of Service Charities comprises of 190 plus, member organisations ranging from large charities, to Service Benevolent Funds and smaller Regimental Associations.

A full list of members can be viewed on the Cobseo website at the following link: www.cobseo.org.uk/members/directory

This Confederation represents the entire Armed Forces Community, some 4 million people and their dependants. It focuses the Charity network to work together to offer the best support to all members of the Armed Forces Community. Charities who offer a similar service work together and are led by one of the major charities who will direct the individual to the appropriate organisation for the required support.

The two main issues when you leave the Service are that you have somewhere to live and, unless retiring fully, some form of training, education or employment in order to support yourself and your family. Therefore, please see below the lead organisations that should be your first point of contact for your particular need.

Education, Resettlement and Job Finding

The resettlement package you will have received on discharge will hopefully have helped you find a job, or move into further training or education. However, if you did not qualify for the full resettlement package or have been unsuccessful in job finding you can get help and advice from the following:

Jobcentre Plus

The Department for Work and Pensions has Jobcentre Plus offices around the country. Your local jobcentre can:

• Discuss you individual circumstances and support you with next steps.
• Help you with your job search.
• Check what benefits you are entitled to.
• Help you find training to support your employability.
• Signpost to money guidance, such as advice on debt and budgeting.

To find out more about benefits visit: www.gov.uk/browse/benefits

You can find your local jobcentre contact information by inputting your postcode into the following calculator: first-your-nearest-jobcentre.dwp.gov.uk/. For more general enquiries you can call the National Jobcentre Plus number:
Tel: 0800 169 0190 (Monday to Friday, 8am to 6pm)

Each Jobcentre Plus district has an Armed Forces Champion. Their role is to make sure that Jobcentre Plus offices in their district are providing support to the Armed Forces community; that includes Service leavers and their families. The Armed Forces champions do not routinely meet Service leavers or families, but if other Jobcentre Plus staff are unable to help, you can ask them to speak to their district Armed Forces Champion for advice on how to assist you.

Service Charities

Service charities are able to help Service leavers with finding a job. The two key organisations are the Regular Forces Employment Association (RFEA – for all ranks) and the Officers’ Association (QA - for commissioned officers), both of which are prepared to support former Service Personnel throughout their lives. Between them, they offer a national network of advisers who can provide a range of help.

RFEA
Tel: 0845 873 7165
Tel: 0121 236 0058
Web: rfea.org.uk

The Officers Association
Tel: 0117 906 3580
Tel: (Benevolence) 020 7808 4175
Web: www.officersassociation.org.uk
Other Sources of Help – State and Service

The Service charity sector provides a strong national network of welfare workers. Although several charities provide welfare staff, the largest networks belong to SSAFA, The Royal British Legion, Poppyscotland and The Poppy Factory. Any of these major organisations will be able to help or direct you to another appropriate source of help, either among state providers or other charities.

SSAFA the Armed Forces charity

SSAFA, the Armed Forces charity provides lifelong support to regulars and reserves, who are serving or have ever served in the British Army, the Royal Navy, the Royal Marines, the Royal Air Force and their families.

This includes emotional, practical and financial support that you can access by contacting them locally or through their national team.

More details can be found on page 49.

Tel: 020 71463 9200
Web: www.ssafa.org.uk

The Royal British Legion

We’re here to support you and your family, from service to long after you’ve left the uniform behind. From financial and employment advice to support with your physical and mental wellbeing, we’ve got your back.

More details can be found on pages 52 and 53.

Tel: 0808 802 8080
Web: www.rbl.org.uk

Help for Heroes

Help for Heroes is a network of professionals and partners providing lifelong expertise, recovery and support to Veterans who were wounded, injured and sick in service, and their families.

Tel: 01980 844280 Weekdays 9am-5pm
Email: getsupport@helpforheroes.org.uk
Web: www.helpforheroes.org.uk/get-support

Poppyscotland

Poppyscotland operates within the Royal British Legion group of charities, providing life-changing support to members of the Armed Forces community resident in Scotland. In times of need they offer vital practical advice, assistance and funding.

More details can be found on page 56.

Tel: 0131 550 1557
Web: www.poppyscotland.org.uk

The Poppy Factory

The Poppy Factory’s mission is to support veterans with health conditions on their journey into employment and to continue supporting them whatever challenges they may face.

Four out of five of the veterans it works with report a mental health condition. Whatever their situation, and whatever they are going through, The Poppy Factory’s employability team is on hand to offer one-to-one support.

The charity’s employability service is veteran-centred and helps people of all ages, including many over 50. The men and women it supports across England and Wales move into a diverse range of jobs across different sectors, from logistics and construction to the charity sector and health care.

For more information, please call or visit the website.

Tel: 020 8939 1837
Web: www.poppyfactory.org
Email: gybtw@poppyfactory.org

Benevolent Funds

Financial Help

In addition to organisations like SSAFA and RBL, each Service has a ‘Benevolent Fund’, offering financial assistance to eligible beneficiaries (usually those who are serving or have served in the Service or their families). Details vary, but the key Service Funds are:

The Royal Navy and Royal Marines Charity
Building 37,
HMS EXCELLENT,
Whale Island,
Portsmouth,
Hampshire PO2 8ER
Tel: 023 9387 1520
Email: theteam@rnrmc.org.uk
Web: www.rnrmc.org.uk

ABF The Soldiers’ Charity
Mountbarrow House,
12 Elizabeth Street,
London SW1W 9RB
Tel: 020 7901 8900
Email: info@soldierscharity.org
Web: www.soldierscharity.org

Royal Air Forces Association
Atlas House
Wembley Road
Leicester LE3 1UT
Tel: 0800 0182 361
Web: www.rafa.org.uk

RAF Benevolent Fund
RAF Benevolent Fund,
67 Portland Place,
London W1B 1AR
Tel: 0800 169 2942
Web: www.rafbf.org
Health and Wellbeing

Registering with an NHS GP and finding an NHS dentist

It is very important for continuing healthcare that you register with an NHS GP and remember to tell them that you have served. This will help your GP to better understand any service-related health conditions that you may have and ensure that you are referred, where appropriate, to dedicated services for ex-forces. You can find details of GP practices on the NHS website at www.nhs.uk

To register with an NHS GP you should contact your chosen practice and ask to be included on their patient list. You will be asked to fill in a form so your medical records can be transferred to the practice. As part of this process, it is important to tell the GP practice that you are a Veteran and give your GP the paperwork that your military medical centre gave you, including any medical records. This will help to ensure your military health record transfers to your NHS health record. It will also give your GP information on your health and ensure that any ongoing care and treatment is continued.

The GP practice should flag in your patient notes that you have served. This helps to ensure that you are treated in line with the Armed Forces Covenant, meaning that you should receive priority treatment for a condition which relates to your service, subject to clinical need. It also means that where appropriate you can be referred to Veteran specific services, like those for prosthetics and mental health.

You may be worried about discussing elements of your time in service. NHS clinical staff are used to dealing with confidential and sensitive information and are bound by law to deliver a confidential service; if you have concerns about disclosing some information, you may wish to consider registering with a Veterans accredited GP surgery, if one is close to you. These surgeries often have clinical staff who have previously served in the military and thus understand the differences between military and civilian life.

It can sometimes take a while for your military health records to arrive at your NHS practice. If you have been getting hospital care or are having complex treatment, before you leave the services, you may be given a print out of your notes to give to your NHS doctor; if not, you should always ask. A good time to ask would be at your final medical examination, which is often done about two months before handing in your ID card.

If the NHS service you are dealing with is unaware of priority treatment, you are encouraged to tell them about it and ensure you have told them that you have served. You can also ask local health care commissioners, your local authority Armed Forces Covenant lead, or one of the national service organisations, such as the Royal British Legion to support you.

The NHS also provides dental care and it is important to find an NHS dentist as soon as possible, rather than wait until treatment is needed. If you have a family, they should also find an NHS dentist.

For more information on finding an NHS GP or dentist please visit the NHS website for your area, listed below. Information is also provided on accessing hospitals, opticians and pharmacists, as well as support for carers. You will also be able to find out about the dedicated health services for Veterans that may be available in your area.

**England**
- www.nhs.uk
- www.nhs.uk/using-the-nhs/military-healthcare

**Scotland**
- www.gov.scot
- www.rcseng.ac.uk/clinical-care/health-rights/access/health-rights-for-veterans

**Wales**
- www.rcseng.ac.uk/clinical-care/health-rights/access/health-rights-for-veterans

**Northern Ireland**
- www.hbsni.net

**If you have acquired hearing loss and/or tinnitus relating to your time in service, additional support can be provided through the Royal British Legion Veterans’ Hearing Fund. To access the service, you can be referred by your GP to your local NHS audiology department or an application form can be downloaded from the Veterans’ Medical Funds webpage.**

**Veterans’ and Reserves Mental Health Programme**

The VRMHP will carry out an initial assessment of your needs and make recommendations for further treatment. Doctors are encouraged to refer to the VRMHP.

For more info on the VRMHP visit:
- www.gov.uk/guidance/mental-health-support-for-the-uk-armed-forces

Health and Wellbeing

In England some of the priority services Veterans can access are listed below:

**NHS Veterans’ Mental Health Transition, Intervention and Liaison Service (TILS)**

This is a dedicated out-patient service for serving personnel approaching discharge and Veterans who are experiencing mental health difficulties. It provides a range of treatment, from recognising early signs of mental health problems and providing early support, to therapeutic treatment for complex difficulties and psychological trauma. Help may also be provided with housing, employment, alcohol misuse and social support.

**NHS Veterans’ Mental Health Complex Treatment Service (CTS)**

This is an enhanced out-patient service for ex-forces who have military related complex mental health difficulties that have not improved with previous treatment. The service provides intensive care and treatment that may include support for drug and alcohol misuse, physical health, employment, housing, relationships and finances, as well as occupational and trauma focused therapies.

We know that families can be affected when their loved ones are unwell, so where required the TILS and CTS will support them to access local services to help ensure they get the right care and treatment. Access to both of these services is through the TILS.

To find out more, visit:
- www.nhs.uk/using-the-nhs/military-healthcare/veterans-mental-health-services-for-veterans/

**The Veterans’ Trauma Network**

This provides care and treatment to those who have been injured during their time in the armed forces.

For more information visit:
- www.veteranswales.co.uk
- www.hscni.net
- www.veteranswales.co.uk

Disability Service Centres (DSCs)

The NHS has nine DSCs across England, which have been selected to provide enhanced services to Veterans who have lost a limb because of their service in the armed forces.

More information about these centres can be found here:
- www.nhs.uk/using-the-nhs/military-healthcare/veterans-physical-injuries/

Other services that are available to Veterans across the UK include:

**Mobility equipment support**

The Royal British Legion has a Veterans’ Mobility Fund, which provides specialist wheelchairs, orthotic equipment and other mobility related items for Veterans who have a service-related injury and whose needs cannot be met through statutory services.

To find out more, visit here:

**Hearing loss and tinnitus services**

If you have acquired hearing loss and/or tinnitus relating to your time in service, additional support can be funded through the Royal British Legion Veterans’ Hearing Fund. To access the service, you can be referred by your GP to your local NHS audiology department or an application form can be downloaded from the Veterans’ Medical Funds webpage.

**Veterans and Reserves Mental Health Programme**

The VRMHP will carry out an initial assessment of your needs and make recommendations for further treatment. Doctors are encouraged to refer to the VRMHP.

For more info on the VRMHP visit:
- www.gov.uk/guidance/mental-health-support-for-the-uk-armed-forces
Health and Wellbeing - Mental Health

Get support for your mental wellbeing

Togetherall (formerly Big White Wall) is your anonymous online support network, available 24/7, whenever you need it.

Togetherall is free to all military serving personnel, reservists, veterans and family members, aged 16+. The service offers a combination of resources, including online support through its moderated community of members, self-assessments, self-guided support courses covering a range of topics and a library of useful resources.

Everyone joins anonymously, so there is no need to worry about judgement. Their professionally trained moderators, known as Wall Guides, are on hand day and night, so every member feels they are in a safe place.

Having worked with the Armed Forces community for several years, Togetherall is experienced in supporting a wide range of issues such as stress, anxiety, depression, PTSD, family and relationships, alcoholism and bereavement. This also extends to loneliness and related issues in caring for those who have been injured.

Combat Stress

Tyrwhitt House, Oaklawn Road,
Leatherhead, Surrey. KT22 0BX
Tel: 0137 258 7000
Email: contactus@combatstress.org.uk
Web: www.combatstress.org.uk

In addition to their routine work to help former Service personnel with mental health problems, Combat Stress operates a 24 hour helpline. Tel: 0800 138 1619

Readjusting to civilian life can also be challenging. Togetherall is able to help you take control and feel better. You can sign up quickly and easily by visiting their website at togetherall.com and clicking ‘Register’ and selecting ‘I am part of the UK Armed Forces Community’.

If you are already a member of Togetherall, rest assured, you can still access the community when you leave service. Simply re-register when required, and confirm you are a ‘Veteran’.

For more information, visit: www.togetherall.com or email: theteam@togetherall.com

BEHIND EVERY UNIFORM IS A PERSON

SSAFA, the Armed Forces charity provides lifelong support to regulars and reserves, who are serving or have ever served in the British Army, the Royal Navy, the Royal Marines, the Royal Air Force and their families.
CONTACTS AND INFORMATION

Call the Veterans UK Helpline number on
0808 1914 2 18

Monday to Friday:            08:00 – 17:00
Overseas callers:            +44 1253 866043
Bereavement and Minicom Line: 0800 169 3458

Please note, we are unable to answer general queries on the bereavement line. If your query is not regarding bereavement please redial using 0808 1914 2 18.

When the helpline is closed, callers will have the option for their call to be transferred to Combat Stress or The Samaritans 24hr helpline. All callers speak directly to UK based advisers. You may be offered a call-back if lines are particularly busy.

Alternatively, you can contact us via email at veterans-uk@mod.uk

WE’RE SOCIAL Follow us on your favourite social media site

MOD Veterans UK
Veteranstoday.blog.gov.uk

@VeteransUK_MOD
For more information on our services go to GOV.UK and search for Veterans UK

Veterans UK is the MOD’s dedicated veterans support organisation for service personnel, veterans and their families and works in partnership with the wider MOD, other Government departments and other organisations, who provide support and advice to the Veterans Community.

A Veterans Today Blog features stories from Veterans UK, their partners and stakeholders and from veterans themselves on the programmes, initiatives and support available to Serving Personnel and the veterans community.

To follow the blog posts see Veterans UK held on GOV.UK
The Royal British Legion understands what it means to serve.

And we’ll always be here for you.

rbl.org.uk

The Legion is at the heart of a national network of members, volunteers, campaigners and partners working for you and your family. We’ve had your back since 1921 and we’ll be here as long as you need us.

We provide lifelong support for you and your family, whilst you’re in service, transitioning out and long after you’ve left the uniform behind. Whether it’s getting the skills and qualifications you need to get your first job on civvy street or getting your families finances in order for the next stage in your journey, we’re here for you.

We can help you with:

**EMPLOYMENT SUPPORT**
Whether it’s getting you the skills you need, building your CV or linking you with local employers, we’re here to help unlock your future.

**FINANCIAL SUPPORT**
Struggling with debt? Can’t access benefits? Confused about buying a new home? Our team of Financial Advisors can navigate you and your family to financial security.

**PHYSICAL AND MENTAL WELLBEING**
If you’re wounded, injured or sick our world-leading specialists and facilities will put you on the road to recovery.

**EXPERT GUIDANCE**
Sometimes what’s needed is just a bit of expert advice. Our team of advisors can guide you through everything from war pensions to housing and accessing specialist services.

**GET IN TOUCH**
rbl.org.uk
0808 802 8080

@RoyalBritishLegion  OfficialPoppyLegion  @PoppyLegion

Registered charity number: 219279
The official MoD discount service for the Armed Forces, Veterans and Armed Forces Community

www.defencediscounts.co.uk

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- Member

“Saved me loads already not even had the card a year yet.”
- Member

• Serving Armed Forces • Reserve Forces • Spouses/Partners of serving personnel
• HM Armed Forces Veterans (ex serving) • MoD Civil Servants • Bereaved Family Members
• War/Service Widow(er)s • Cadet Forces (over 16) • NATO Personnel in the UK
Call for backup.

Your time in the military never leaves your. Neither do we.

0131 550 1557
Website: poppyscotland.org.uk
Email: GetHelp@poppyscotland.org.uk

Your Reserve Liability, Responsibilities and Opportunities
Your Reserve Liability, Responsibilities and Opportunities

Reserve Liability

At the end of your service in the Regular Forces you will normally have a compulsory reserve liability. The length of your liability and the circumstances when you may be brought back into service depend upon your Service, rank, age, the type of commission or engagement which you entered into. This also applies to non-UK personnel who settle in the UK.

Ratings/Marines/Army Other Ranks and Airmen who enlisted from 1 April 1997

If you enlisted, re-enlisted or extended your service in the Regular Forces on or after 1 April 1997, you will be subject to the legislation contained in the Reserves Forces Act (RFA) 96. Generally, ratings and marines who do not complete 22 years’ service enter the Royal Fleet Reserve for a 3 year period followed by a 3 year Recall Liability. Army Other Ranks who give notice to terminate their service early enter the Royal Army Reserve for a period of up to 6 years, or the balance of their engagement, whichever is the sooner. Airmen who enlisted from Ratings/Marines/Army Other Ranks career have a recall liability up to age 55. Army Other Ranks who complete a full or long career have a recall liability up to age 55.

Ratings/Marines/Army Other Ranks and Airmen who enlisted from 1 October 2014

If you enlisted, re-enlisted or extended your service in the Regular Forces on or after 1 October 2014, you will be subject to the legislation contained in the RFA 96(12).

Officers

Army Officers who were commissioned on a Short Service Commission prior to 01 Jan 16; up to 8 years or on extension to 12 years, on giving notice to terminate their service will enter the Regular Reserve for up to 6 years reserve liability for call out or for the balance of their engagement whichever is the shorter. Officers commissioned after 01 Jan 16 on a Short Service Commission of up to 12 years, on giving notice to terminate their service will enter the Regular Reserve for up to 6 years reserve liability for call out or for the balance of their engagement whichever is the shorter. On giving notice to terminate their service Officers serving on a Short Service Commission can elect to have a full Regular Reserve liability up to age 60.

Army Officers who hold a Regular Commission on giving notice to terminate their service will enter the Regular Reserve and have a liability for call out up to age 55. Officers granted a Regular Commission after 01 Dec 16 will have a liability for call out up to age 60.

On leaving the RAF, officers serving on permanent commissions in the RAF in the rank of Group Captain or below and commissioned before 01 Jan 1997 have a recall liability until their 60th years. 1* and 2* RAF officers have a recall liability until age 65, and 3* and 4* have a liability until 67. RAF officers commissioned on or after 1 April 1997 and who hold permanent commissions have a liability to recall until age 55 years or for 18 years from the time of leaving the RAF, whichever is the sooner.

Royal Navy Officers serving less than 16 years have a 5 year Royal Fleet Reserve(c) liability. Royal Navy Officers serving over 16 years or more have a Royal Fleet Reserve(c) liability to age 60.

Training Liability

A member of the Regular Reserve Forces can be required to train for up to 16 days in aggregate, in any one year or for such other periods as may be prescribed, none of which shall exceed 36 hours at any one time without your consent. You may also volunteer to train or take part in exercises.

Duty to inform your Service Personnel Centre

You have a legal duty to inform your Service Personnel Centre (SPC) of any circumstances which may affect your call-out or recall. These would include any change of name or address, if you believe you have become medically unfit for service in the Armed Forces, or you plan to move overseas or be abroad for a period of over 3 months.

Members of the Army Regular/Recall Reserve will receive an annual reporting letter which will be sent out on the anniversary of their discharge from the Regular Army. Reservists should complete the enclosure to confirm their contact details and status and return it to the APC. For members of the Regular Reserve, both Officers and Soldiers, the successful completion and return of the enclosure will result in the payment of an annual reporting grant of £50.00. This grant is payable only for the first 5 years of any liability.

Failure to Respond

Failure to respond to a call-out or recall notice without leave lawfully granted or reasonable excuse, is an offence under the Reserve Forces Act 1996 which may be dealt with by the civil courts or by court-martial.

Opportunities

As an ex-Regular there are many and varied opportunities to serve full-time, such as on Mobilised Service, full-time Reserve Service or Military Provost Guard Service for example. Other opportunities exist, including serving on Additional Duties Commitments which is based on attendance rates of pay Reserve Service Days (RSDs) and is classified as part-time work. Notably, the Future Reserves 2030 Programme is about Defence’s aim to make better use of its Volunteer Reserve Forces and in this regard Volunteer Reserve Service offers an excellent opportunity to those ex-Regular personnel who are eligible and would like to remain in Service, but with a different commitment. As such you may also wish to consider re-engaging to, or at some future date enlist into the Volunteer Reserves (Royal Naval Reserve, Royal Marines Reserve, the Army Reserve or the Royal Auxiliary Air Force). More information on the respective Reserve Forces is on the following pages and via single Service websites.

1 If you enlisted, re-enlisted or extended your service in the Regular Forces on or after 1 October 2014, you will also be subject to the Defence Reform Act 2014 amendment to the legislation contained in RFA 96. The amendment permits a member of the Regular Reserve to be called out for any purpose for which Regular personnel can be used.
LEAVING THE FULL-TIME ARMED FORCES?

CONSIDERED THE RNR?

The RNR are a force of trained civilian volunteers and ex-Service personnel who train in their spare time, to provide the Royal Navy with additional people it may need in times of tension, humanitarian crisis or conflict. With 13 Units Nationwide there is likely to be one close to you see map for details.

Commitment

As a member of the RNR you will normally be expected to commit to 24 annual Reserve Service Days (RSD). However, other commitment levels are available on a case by case basis.

Rewards

As a member of the RNR you will be well rewarded for your time receiving a good rate of pay, tax-free bounty and other expenses. As well as maintaining your military skills and unique Naval camaraderie.

There is also the added financial incentive that can make up for a reduction in earnings after leaving the Service. I would and do, highly recommend the reserves to any ex-service personnel.

1. HMS CALLOPHE, Gateshead
   T: 0191 477 3536
   E: navyr-callopemailbox@mod.gov.uk

2. HMS CAMERIA, Cardiff
   T: 01446 744044
   E: navyr-camleriemailbox@mod.gov.uk

3. HMS HIBERNIA, Lisburn
   T: 0345 600 3222
   E: nigel.stott1114@mod.gov.uk

4. HMS DALRADA, Glasgow
   T: 0141 446 9059
   E: navyr-dalradamilbox@mod.gov.uk

5. HMS EAGLET, Liverpool
   T: 0151 707 3311 or 08458 07 55 55
   E: navyr-eagletemailbox@mod.gov.uk

6. HMS FLYING FOX, Bristol
   T: 0117 966 9977
   E: navyr-flyingfoxxemailbox@mod.gov.uk

7. HMS FORWARD, Birmingham
   T: 0121 703 6306
   E: navyr-forwardemailbox@mod.gov.uk

8. HMS KING ALFRED, Portsmouth
   T: 023 920 7455
   E: navyr-kingleafredemailbox@mod.gov.uk

9. HMS PRESIDENT, London
   T: 0207 481 7396
   E: Jenny.Road10@mod.gov.uk

10. HMS SCOTIA, Edinburgh
    T: 0131 668 6921
    E: Michael.Scaife691@mod.gov.uk

11. HMS SHERWOOD, Nottingham
    T: 0115 929 6873
    E: navyr-sherwoodemailbox@mod.gov.uk

12. HMS SWIFT, Plymouth
    T: 01752 552 471
    E: Claire.Axford624@mod.gov.uk

13. HMS WILDFIRE, Northwood
    T: 0192 395 770
    E: navyr-wildfireemailbox@mod.gov.uk

More information is available on our website - https://www.royalnavy.mod.uk/our-organisation/maritime-reserves
LEAVING THE CORPS? ALREADY OUTSIDE? WHAT ARE YOU DOING THIS WEEKEND?

THE BENEFITS

The RMR actively recruit Ex-regulars to help maintain the high level of professionalism and Corps ethos across Reserve Units.

– Excellent rates of pay
– Potential to earn a generous annual tax free bounty
– Pension
– 2 year harmony period (cannot be deployed for 2 years from release unless you decide)
– Remain part of the Corps family with its unique camaraderie

THE OFFER

– Sense of achievement, a challenge, camaraderie, excitement; and above all the chance to serve your country and continue to be proud to wear the Green Beret.
– Worldwide travel for Operations, Exercises and challenges.
– Sport and adventure training: skiing, climbing, kayaking, canoeing, trail walking, sailing and more.

WHY THE RESERVES?

– Stay in touch with Bootneck humour.
– Chance to go on Ops.
– Increased flexibility.
– Boost your civvy income.
– ‘Best of both worlds’ ..... Decide for yourself.

FOR MORE INFORMATION

For further information and how to take the Next Steps contact us on the following:

– For those still serving you can make use of the Seamless Transfer Scheme and get in touch by calling 023 926 25534 or e-mail navypcap-cmrmr@mod.gov.uk
– Ex-Regular personnel should contact their local Armed Forces Careers Office or the 24 hr Contact Centre on 0345 600 1444. Further details are also available at: www.royalnavy.mod.uk/careers/royal-marines

WHAT ARE YOU DOING THIS WEEKEND?
DROP IN FOR A WET AND A CHAT
EX-REGULAR?

JOIN THE ARMY RESERVE AND YOU COULD EARN A £10,000 INCENTIVE

If you’re missing the Army lifestyle, don’t miss out on the chance to earn £10,000. Join the Army Reserve and, provided you meet the full Reservist commitment, you could be eligible for a financial incentive of £10,000 over four payments*. Alternatively, you could forego the financial incentive and undertake a reduced commitment.

BENEFITS
- You’re paid to train and can earn an annual tax-free bounty
- Continue to serve alongside like-minded individuals
- Participate in sports and adventurous training
- Entitled to paid leave
- You’ll be paid travel expenses
- Army Reservists are eligible for the Forces Rail Card and other benefits

To find out more visit army.mod.uk/rejoiners

*Terms and conditions apply
We offer a wide range of opportunities to suit you:

- **29 Squadrons and Units**
  (Offering over 40 roles)
- **Earn a second income**
  (Plus a non-contributory pension)
- **Gain transferable qualifications**
  (Develop and enhance your CV)
- **Sport and Adventure Training**
  (Challenge and push your limits)
- **Seamless transfer process**
  (If within 12 months of leaving)

**Your time, Your terms**

Search RAF Recruitment
0345 606 9069

SEARCH RAF RECRUITMENT
0345 606 9069

/rafrecruitment @RAF_Recruitment
The Cadet Forces

As you leave the Services, you’ll have plenty to do to get settled in to life as a civilian.

But, after a while in civvy street, you may well miss Service life and its camaraderie. So, why not consider joining the cadet forces as an adult volunteer?

You’ll be able to put your valuable skills and experience to good use by helping to develop and inspire young people all over the country to achieve more in life.

In return, we offer fun and friendship with like-minded people. You could also learn new skills yourself and get nationally-recognised qualifications of real value in the civilian world

– oh, and you’ll be able to wear uniform again!

Volunteer Cadet Corps
www.volunteercadetcorps.org

Sea Cadet Corps
www.sea-cadets.org

Combined Cadet Force
www.combinedcadetforce.org.uk

Army Cadet Force
www.armycadets.com

Air Training Corps
www.aircadets.org